

Kentucky Higher Education  
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and  
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# COUNSELOR CONNECTION

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HIGH SCHOOL

## Announcing the Arrival of 2004– 2005 Publications

The Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan People<sup>sm</sup> are proud to announce the 2004 versions of *Getting In*, *Getting Ready*, *Getting Set*, and *Getting Started*.

The publications are being sent directly to counselors for distribution to students. We

ask that you distribute to all students, not just those who are college-bound.

If you need additional copies of any of these publications, you may contact the Publications Section at the address or phone number above. These publications are also available at [kheaa.com](http://kheaa.com).

## *Affording Higher Education*

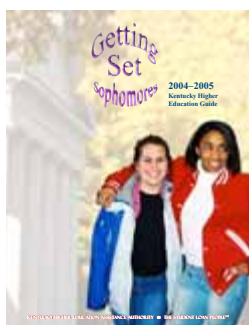
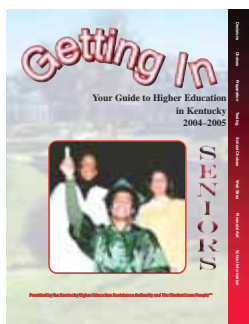
*Affording Higher Education* has once again been expanded and now includes more than 3,700 financial aid programs available to Kentucky students.

We're doing something different this year, thanks to a remark made by a high school counselor in Kentucky. We hope you'll like it.

Back in January we called several high schools asking counselors if they wanted a copy of the College Goal Sunday video. We also asked the counselors if they needed anything in the way of publications.

"I could use some more copies of *Affording Higher Education*," one counselor replied. "I have 13 kids on the waiting list."

At that time we had 700 or 800 extra copies down in our storeroom, so we shipped her a box.



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## Affording Higher Education

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That conversation led us to rethink how we distribute *Affording Higher Education*. In the past, we've always sent one copy to the guidance office and one copy to the school library. The more we thought about that, the more it really didn't make sense. Why should a school with only two or three seniors get the same number of copies as a school with 400 or more seniors?

We decided to do something that makes more sense.

We can't afford to send every senior in Kentucky a personal copy of *Affording Higher Education*. It would be nice if we could. So, as a next best

alternative, we've increased the number of copies that larger schools will get.

This year, guidance offices will receive from one to 16 copies of *Affording Higher Education*, based on enrollment figures reported to KHEAA. In addition, schools with 21 or more seniors will get another copy for the school library. We know this isn't a perfect allotment process, but we think it's a step in the right direction.

We hope this new distribution setup will make your jobs easier and help your students in their search for financial aid. Please e-mail [publications@kheaa.com](mailto:publications@kheaa.com) with any comments.

## The Student Loan People<sup>sm</sup> Offer Loan Incentives

Good news for your students who are heading for college and for their parents. The Student Loan People offer BestStart Stafford Loans to help pay for college.

BestStart is the only zero percent fee loan in Kentucky.

The Student Loan People also offer principal and interest rate reductions for both on-time and automatic payments. No other Kentucky lender provides all these ways to save.



All PLUS Loans, which are geared to the parents, made for periods beginning July 1, 2004 or after will receive a 1 percent principal reduction from loans made by The Student Loan People<sup>sm</sup>.

As well as offering discounts to parents and students, The Student Loan People have extended Best in Care benefits to LPNs and LVNs. Best in Care forgives Stafford Loan interest for nurses who work in Kentucky. In addition, up to 20 percent of the principal on all federal student loans taken out after July 1, 2004, will be forgiven for each year LPNs and LVNs work in Kentucky. Those benefits are already available to registered nurses.



Kentucky's teachers, guidance counselors and school librarians benefit from the Best in Class program, which offers interest forgiveness loans from The Student



Loan People. And teachers of math, science, special education and English as a second language receive 20 percent of the principal forgiveness each year.

Another incentive offered by the The Student Loan People is a 1 percent interest rate reduction for borrowers who make the first 30 consolidation loan payments on time (for loans made on or after July 1, 2004).

Encourage your students to take advantage of these incentives as they consider how to pay for their college education. The Student Loan People offer the lowest cost student loans in the state.

For complete details, visit [studentloanpeople.com](http://studentloanpeople.com) or call 888.678.4625.

# College Info Road Show Has Internet Access

The College Info Road Show, which travels the state providing free help to Kentuckians interested in college, now features satellite Internet access.

The College Info Road Show is a 30-foot-long Winnebago operated by KHEAA and The Student Loan People<sup>sm</sup>. Workers recently installed a satellite Internet hookup and 11 computer stations — one for KHEAA's Mark Hoover and 10 for students. The setup lets Mark guide students through useful websites.



The Road Show visits high schools and anywhere Kentuckians are interested in learning about the state's higher education opportunities. Anyone interested in having the Road Show visit should call Mark at 502.696.7396. See enclosed flyer for more information.

## Did You Know?

**You probably already know that KHEAA and The Student Loan People are sister agencies that work together to help students attain their college dreams. The Student Loan People make loans, and KHEAA guarantees those loans.**

**But did you know that The Student Loan People gave KHEAA \$5 million last year to use for grants and work-study programs for needy Kentucky students?**

**That's just one more way the two agencies cooperate to make higher education more affordable for Kentucky students and parents.**

## Students Encouraged to Enter Scholarship, Photo Contest

Students from Manual High School are featured on the covers of this year's publications. Students from your school have a chance to be featured on next year's covers and inside the book—and one of your juniors may win a \$500 college scholarship. Here's how it works:

KHEAA will award a \$500 scholarship, usable at the Kentucky college of the winner's choice, to the junior who does the best job of telling us why his or her high school is the best in the state. In addition, someone from KHEAA will come to that school to take pictures for use in KHEAA publications.



Albert Yu, Manual High School,  
Last Year's Scholarship Winner

Entries must be no longer than 100 words. They can be mailed to Publications, KHEAA, P.O. Box 798, Frankfort, KY 40602-0798, faxed to 502.696.7373, or e-mailed to [publications@kheaa.com](mailto:publications@kheaa.com). The deadline for receiving entries is December 1, 2004.

# KASFAA Workshops Scheduled

KHEAA will participate in the fall series of High School Counselor Training Workshops, coordinated by the Kentucky Association of Student Financial Aid Administrators (KASFAA).

Middle school, high school, vocational education and vocational rehabilitation counselors are invited to attend any of the nine free, one-day training workshops focusing on college financial aid programs and other important student services. Each participant will receive a certificate of attendance for six hours of credit applicable toward Instructional Leadership Training requirements.



The workshops begin at 7:30 a.m. and end at 3:15 p.m.

If you do not get a registration packet, you can register online at [www.kasfaa.com](http://www.kasfaa.com).

KHEAA will provide an update on the KEES program as well as information about other KHEAA student aid programs and services.

The following organizations are contributing their resources and personnel to provide informative and worthwhile sessions: ACT, KASFAA, KDE, and KHEAA. Host colleges and financial institutions are also contributing.

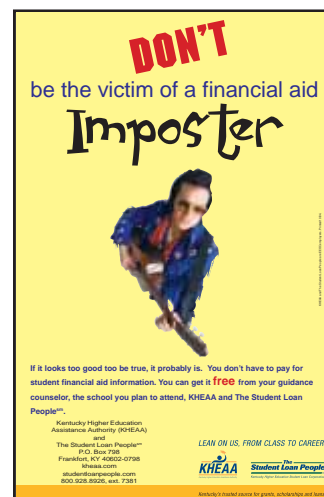
## Workshop Schedule

November 3 .....	Murray State University
November 4 .....	Madisonville Community College
November 8 .....	University of Louisville, Shelby Campus
November 9 .....	Union College
November 10 .....	Hazard Community and Technical College
November 11 .....	Morehead State
November 16 .....	Bowling Green Technical College
November 17 .....	Thomas More College
November 19 .....	Georgetown College

KHEAA and The Student Loan People<sup>sm</sup> publish the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to [publications@kheaa.com](mailto:publications@kheaa.com).

## Posters

Included with this *Counselor Connection* are two posters.



Please display these posters where they will catch your students' eyes.

If you need more posters, please contact us at the address on the front.

LEAN ON US, FROM CLASS TO CAREER.



Kentucky's trusted source for grants, scholarships and loans.